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Torrance Branch

Former State Exchange Bank Bldg.

James W. Leech, Mgr.

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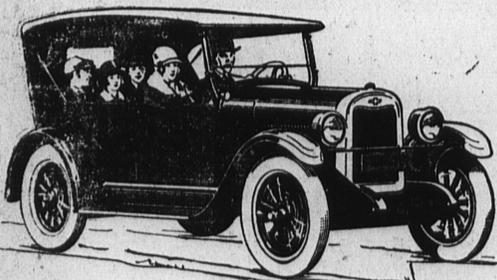
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TORRANCE MOTOR CO.

Salesroom at DAY AND NIGHT GARAGE

1605 Cabrillo Ave., Torrance

Phone 127

QUALITY AT LOW COST

TORRANCE NEWSLETS

Friends of G. R. Baird will be glad to learn that he has recovered from his recent illness.

Miss Helma Greenlund, popular chief at the local telephone exchange, was a weekend guest of her sister, Mrs. U. A. Stephens, of Riverside.

Mr. and Mrs. S. J. Jackson were entertained Sunday by friends in San Bernardino.

Miss Phila Alway has returned from a three-weeks vacation spent at Sacramento.

Mr. and Mrs. W. B. Sullivan of Los Angeles and Mrs. H. W. Wehlan of Gardena were guests Thursday at the home of Mrs. S. J. Jackson on South Normandie.

Mr. and Mrs. D. W. Pearson joined a party of friends from Los Angeles at a wicker roast at Redondo Beach Saturday evening.

Mr. and Mrs. Preston Miller of Long Beach were dinner guests recently of Mr. and Mrs. S. J. Babcock.

Mr. and Mrs. D. W. Pearson entertained at dinner Thursday Mrs. A. L. Geary and Miss Ruby Geary of Redondo.

Mr. and Mrs. L. V. Babcock and Mr. and Mrs. E. W. Babcock motored to Mojave Saturday.

Charles Vonderahe, who is stopping at San Diego, was a Torrance visitor Sunday.

Mr. and Mrs. W. L. Reeve were guests Sunday of Mr. and Mrs. Peck of Hawthorne.

Miss Rella January of the Antlers Hotel motored to Anaheim Landing with a party of friends Saturday evening and enjoyed a wicker bake on the beach.

Mr. and Mrs. J. M. Roberts and family drove to Anaheim Sunday to visit friends, and in the evening attended a theatre in Los Angeles.

Mrs. D. W. Pearson has as a house guest this week Miss Lillian Geary of Santa Fe, N. M.

Mr. and Mrs. H. Gose of Los Angeles and Mr. and Mrs. Weir Atwood attended the performance at the Majestic Theatre Saturday evening.

Mrs. James King has returned home from a two-weeks visit at Glen Ranch.

Easy Lessons in AUCTION BRIDGE

New Series by WYNNE FERGUSON Author of "Ferguson on Auction Bridge"

Copyright 1925 by Hoyle, Jr. ARTICLE No. 29

In every evening's play one or more hands are always bound to come up that bring out interesting principles of play or bidding. The writer notes two such hands the other evening.

Hand No. 1 Hearts—A, 7, 2 Clubs—Q, 10, 8 Diamonds—7, 6, 4, 2 Spades—Q, 8, 3

Hearts—K, Q, 10, 6, 4 Clubs—7, 5, 4 Diamonds—8 Spades—J, 10, 9, 4

Hearts—J Clubs—J, 9, 6, 3 Diamonds—K, J, 5 Spades—A, K, 7, 5, 2

No score, first game. B dealt and bid one diamond, Z one spade, A two hearts, and Y two spades. B bid three hearts, Z three spades, the trick with the ace. A opened the king of hearts and Y won the deuce of diamonds from Y's hand. In order to be sure of two other sure re-entry is the queen of spades, so that if diamonds are to be led twice from Y's hand they must be led at trick two and when the queen of spades is played; otherwise Z would be compelled to lead diamonds from his own hand for the sure loss of a trick. Note this play, for it is one that comes up every day. Be sure which hand you want in the lead, and why. When a hand is in the lead, think to yourself: "Can I lead a suit from this hand to more advantage than I can from the other? If so, must I do it now or can I get the hand in later?" If you will ask yourself these questions and answer them correctly before you plan the play of the hand you will save many a trick. There is another point worthy of consideration in the play of this hand. At trick two Z should play the deuce of diamonds. B should win the trick with the ace and lead a low heart. Z should trump the trick with the ace and lead a low heart. Z should trump the third trick in Y's hand with the queen of trumps, winning the third trick in Y's hand with the queen. He should then lead the four of diamonds and finesse the jack. A should trump this trick with his last spade and lead another heart. Here is the other point of play, for if Z trumps this trick with his last trump he will never get another trick, for B still has another heart. Z should discard the trey of clubs. On the next lead of hearts Z should trump and lead the clubs. As B has the ace king of clubs and no more hearts, Z must make a club trick, provided B has discarded two diamonds, his best discard before he finds out A's cards. It is an interesting hand and well worthy of careful study.

Hand No. 2 Hearts—K Clubs—K, Q, 9 Diamonds—J, 8, 5 Spades—K, 5

Hearts—none Clubs—J, 8, 7, 6, 5, 3 Diamonds—7, 3 Spades—J

Hearts—A, J, 6, 4 Clubs—none Diamonds—K, Q Spades—Q, 4, 3

Hearts—8, 7, 5, 3, 2 Clubs—none Diamonds—10, 6 Spades—9, 7

In this hand spades were trumps and Z was in the lead. How can he play the hand so that he and his partner can win four of the nine tricks against any defense? An analysis of this hand will be given in the next article.

Answer to Problem No. 14 Hearts—A, 7, 6 Clubs—9, 4 Diamonds—none Spades—Q, 2

Hearts—K, 10, 8, 5 Clubs—J, 10 Diamonds—none Spades—J

Hearts—Q, 9 Clubs—K, Q, 6 Diamonds—none Spades—7, 5

Spades are trumps, and Z is in the lead. How can YZ win four of the seven tricks against any defense? Z should lead the king of clubs and Y should play the nine of clubs. B can either (1) win this trick with the ace of clubs or (2) allow Z to hold the trick. Suppose B wins the trick with the ace of clubs. If he now leads a heart or club Z will be able to trump the third round of clubs in Y's hand and therefore make four tricks. B is forced at trick two to play the king and follow with the trey of spades. Y should play the queen of spades on B's lead of the king and thus allow Z to win the third trick with the seven of spades. A is forced to discard on the queen of spades. If he discards the jack of clubs Z will put Y in the lead with the ace of hearts and lead the four of clubs through B's hand, thus enabling Z to win two club tricks. At trick three, therefore, A must discard the five of hearts. Z should then lead the six of clubs and force A in the lead. A must now lead hearts up to Z's hand and YZ must win the balance of the tricks. (2) Suppose B allows Z to hold the first trick with the king of clubs. Z should then lead the queen of hearts and, if A covers, play a low heart from Y's hand. A can now lead (a) a spade or (b) a club or (c) a heart. If A leads the jack of spades, Y covers and B is forced to win the trick. No matter what he now plays, YZ must win three more tricks. If A (b) leads the jack of clubs, B is forced to win the trick or allow Y to trump the third round. No matter what he now plays, YZ must win three more tricks. If A (c) leads the five of hearts, Y should win the trick with the ace and lead the four of clubs. No matter what B does, YZ must now win a spade and a club trick. The foregoing is a very tricky problem and its variations very interesting and puzzling. Work them all out for practice.

TORRANCE NOTES Mrs. Ed Kelly and Mrs. Z. Hastie have returned home after spending a week on Balboa Island.

NOTICE Mr. and Mrs. Jack McKinney of Lodi and Mr. and Mrs. L. W. Atwood of Border avenue attended the dance at Redondo Sunday evening.

Mr. and Mrs. Charles Raymond and daughter Mildred were Sunday dinner guests of Mr. and Mrs. John Dennis.

Mr. and Mrs. Harry Bale were Redondo visitors Sunday.

Mr. and Mrs. J. W. Bradford motored to La Canada Sunday.

Mrs. James Miltonberger and Mr. Thomas, of San Diego, were entertained Sunday by Mr. and Mrs. John Dennis.

Thursday evening Mrs. Frances Tansey, Peggy Clark and Mrs. Stephanie Cogswell attended a beauty culture demonstration at Foresters Hall in Los Angeles.

Mr. and Mrs. E. A. Thompson attended the dance at Redondo Sunday evening.

Mr. and Mrs. Charles Sutton spent Sunday at Ocean Park and Redondo.

Advertising Truth Is Given Boost by Safeway Executive

Edward Dale, vice-president of the Safeway Stores, Inc., told 500 members of the Los Angeles Advertising Club at the Hotel Biltmore that truth in advertising and sincere service is the Safeway method of holding the good will of 125,000 to 250,000 daily customers.

Back of this vital principle in big business building, Mr. Dale emphasized, was the staunch loyalty and unselfish devotion to the public interest of the 1500 salesmen who operate the 427 Safeway stores linking up every important community in Southern California. He added:

"The dominant thought in back of a business of the magnitude of the Safeway stores—and this thought should be applied to every business—is to educate the public, through truth in advertising and sincere service, to believe in us and our methods."

All who ever lived in Arkansas are called to meet for a great picnic reunion all day Saturday, May 1, 1926, in Sycamore Grove Park.

Mrs. Walter Tappin Sr. and Mrs. C. F. Farquhar enjoyed "Three Live Ghosts" presented Friday evening by the San Pedro Lions Club.

THE YEAR ROUND RESORT Mount Lowe and COTTAGES MAUTIFULLY SITUATED IN THE GLORIOUS SIERRA MADRE MOUNTAINS. COULD EVERY COMFORT FOR A DAY, A WEEK OR LONGER SOJOURN. HIKING - DANCING - TENNIS and other Amusement features. ROUND-FARE \$3.50 FROM TRIP LOS ANGELES 5 TRAINS DAILY FROM MAIN ST. STATION for information a reservations apply information bureau TRINITY 3661 METROPOLITAN 7400 PACIFIC ELECTRIC RY.

CHARTER NO. 10396 Reserve District No. 12 REPORT OF CONDITION OF THE FIRST NATIONAL BANK AT TORRANCE IN THE STATE OF CALIFORNIA AT THE CLOSE OF BUSINESS ON APRIL 12, 1926. RESOURCES: (a) Loans and discounts, including rediscounts, acceptances of other banks, and foreign bills of exchange or drafts, sold with indorsement of this bank (except those shown in (b) and (c)) \$572,365.68 (b) Acceptances of other banks discounted None (c) Customers' liability account of acceptances of this bank purchased or discounted by it None Total loans 572,365.68 329.51 2. Overdrafts, secured, none; unsecured, \$320.51 329.51 3. (a) Customers' liability account of "Acceptances" executed by this bank and by other banks for account of this bank, and now outstanding None (b) Liability of foreign banks and bankers for drafts and bills accepted by this bank to create dollar exchange, and now outstanding None 4. U. S. Government securities owned: (a) Deposited to secure circulation (U. S. bonds par value) \$50,000.00 (b) All other United States Government securities (including premiums, if any) \$1,365.60 Total 51,365.60 5. Other bonds, stocks, securities, etc. 179,383.48 6. Banking House, \$37,000.00; Furniture and fixtures, \$29,248.28 66,248.28 7. Real estate owned other than banking house 341.67 8. Lawful reserve with Federal Reserve Bank 60,747.25 9. Items with Federal Reserve Bank in process of collection 111,961.56 10. Cash in vault and amount due from national banks None 11. Amount due from State banks, bankers, and trust companies in the United States (other than included in Items 8, 9, and 10) None 12. Exchanges for clearing house None 13. Checks on other banks in the same city or town as reporting bank (other than Item 12) 3,685.21 Total of Items 9, 10, 11, 12, and 13 \$115,646.77 14. (a) Checks and drafts on banks (including Federal Reserve Bank) located outside of city or town of reporting bank None (b) Miscellaneous cash items 190.05 15. Redemption fund with U. S. Treasurer and due from U. S. Treasurer 2,600.00 16. Other assets, if any, None Total \$1,079,109.24 LIABILITIES 17. Capital stock paid in \$50,000.00 18. Surplus fund 60,000.00 19. (a) Undivided profits \$27,085.57 (b) Reserved for None \$27,085.57 (c) Less current expenses paid 13,375.91 13,709.66 20. Reserved for taxes, interest, etc., accrued None 21. Circulating notes outstanding 50,000.00 22. Amount due to Federal Reserve Bank (deferred credits) None 23. Amount due to national banks None 24. Amount due to State banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 22 and 23) None 25. Certified checks outstanding 4,314.48 26. Cashier's checks outstanding 15,387.73 Total of Items 22, 23, 24, 25, and 26 \$19,684.16 Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days): 27. Individual deposits subject to check 496,835.16 28. Certificates of deposit due in less than 30 days (other than for money borrowed) None 29. State, county, or other municipal deposits secured by pledge of assets of this bank or surety bond 45,069.92 30. Deposits requiring notice, but less than 30 days None 31. Dividends unpaid None 32. Other demand deposits (deposits) subject to Reserve (other than bank deposits) subject to Reserve, Items 27, 28, 29, 30, 31, and 32 \$541,904.28 Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings): 33. Certificates of deposit (other than for money borrowed) 33,648.10 34. State, county, or other municipal deposits secured by pledge of assets of this bank or surety bond 33,000.00 35. Other time deposits 263,927.49 36. Postal savings deposits 8,285.55 Total of time deposits subject to Reserve, Items 27, 28, 29, 30, 31, 32, 33, 34, 35, and 36 \$343,811.14 Loan deposit account and deposits of United States disbursing officers None 37. U. S. Government securities borrowed None 38. Bonds and securities, other than United States, borrowed None 39. Agreements to repurchase U. S. Government or other securities sold 30. Bills payable (including all obligations representing money borrowed other than rediscounts) None 41. Notes and bills rediscounted, including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement of this bank None 42. Letters of Credit and Travelers' Checks sold for cash and outstanding None 43. (a) "Acceptances" executed by this bank for customers, and to furnish dollar exchange None (b) Less acceptances of this bank purchased or discounted (see Item 1 c) None 44. Acceptances executed by other banks for account of this bank None 45. Liabilities other than those above stated None Total \$1,079,109.24 STATE OF CALIFORNIA, County of Los Angeles.— I, L. V. Babcock, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. L. V. BABCOCK, Cashier. Correct—Attest: JAMES W. POST, GEO. W. NEILL, J. S. LANCASTER, Director. Subscribed and sworn to before me this 19th day of April, 1926. (Seal) JAMES L. KING, Notary Public. My Commission Expires January 8th, 1927.